

EXHIBIT 105

09/27/2006 01:56 PM

				Event Grade Distribution											
				Event Level 1		Event Level 2		Event Level 2W		Event Level 2T		Event Level 3C		Event Level 3	
Review	Total	Reviewed	%	#	%	#	%	#	%	#	%	#	%	#	%
Scope	Sample	Loans	Sample												
Credit	396	396	100.0%	309	78.0%	13	3.3%	3	0.8%	0	0.0%	43	10.9%	28	7.1%
Compliance	396	396	100.0%	364	91.9%	0	0.0%	4	1.0%	0	0.0%	21	5.3%	7	1.8%
Overall Sample Size*	396	396	100.0%	284	71.7%	13	3.3%	6	1.5%	0	0.0%	59	14.9%	34	8.6%
*Represents total sample population, not column total															
	Credit / Compliance Intersection														
	Credit														
Compliance	Credit	Credit		Credit:		Compliance									
	Event Level 3	Event Level 3C		All Other Event Levels		Totals									
Event Level 3	1	0.25%	1	0.25%	5	1.26%	7	1.77%							
Event Level 3C	1	0.25%	3	0.76%	17	4.29%	21	5.30%							
All Other Event Levels	26	6.57%	39	9.85%	303	76.52%	368	92.93%							
Credit	28	7.07%	43	10.86%	325	82.07%	396	100.00%							

343
1/23/13
Exhibit A
Date
C. J. [illegible] [illegible], CSR

Total:															
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Regards,

Brad

From: joel.c.readence@jpmchase.com [mailto:joel.c.readence@jpmchase.com]
Sent: Wednesday, September 27, 2006 1:11 PM
To: Brad Bradley
Subject: RE: JPM / FLAGSTAR 0609 - Report Update

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Exception_Summary20060927.xls

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ExceptionDetail20060927.xls

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IASEV320060927.PDF

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LLDC20060927_Incmp.xls

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LoanLevelDC20060927.PDF

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LoanList20060927.XLS

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LoanStatus20060927.xls

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